

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank J. Cherichella, Jr.
Joann Colucci-Cherichella
Debtors

Case No. 15-05085-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 15, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 5
Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	Frank J. Cherichella, Jr., Joann Colucci-Cherichella, 116 Tumbleweed Drive, Effort, PA 18330-8937
4726492	BANK OF AMERICA, C/O MERCANTILE ADJUSTMENT BUREAU, PO BOX 9055, WILLIAMSVILLE, NY 14231-9055
4726496	BOSCOVS RETAIL SERVICES, PO BOX 30257, SALT LAKE CITY, UT 84130-0257
4726512	+ JOANN MISURACA-FICCO, 32 STERLING RD STE 102, MOUNT POCONO, PA 18344-1119
4726513	JOHN DEERE FINANCIAL, PO BOX 5327, MADISON, WI 53705-0327
4726518	+ MONARCH RECOVERY MGT, 10965 DECATUR ROAD, PHILADELPHIA, PA 19154-3210
4726521	NATIONSTAR MORTGAGE, 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063
4726520	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067
4726523	NORTHSTAR LOCATION SERVICES, FINANCIAL SERVICES DEPT, 4285 GENESEE STREET, BUFFALO, NY 14225-1943
5359709	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
4732262	+ Navient Solutions, Inc. on behalf of NJHEAA, PO Box 548, Trenton, NJ 08625-0548
4726530	SPRINGLEAD FINANCIAL SVCS, 2959 RT 611 STE 105, TANNERSVILLE, PA 18372-7926
4726532	+ SUNOCO INC, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4726544	+ WALGREEN PROFIT SHARING SVC CTR, PO BOX 419784, KANSAS CITY, MO 64141-6784
4726547	+ WILSON RESORT FINANCE, 8505 W BONSON HWY, KISSIMMEE, FL 34747-8217

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFNNB.COM	Nov 15 2021 23:48:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
cr	+ EDI: Q3G.COM	Nov 15 2021 23:48:00	JH Portfolio Debt Equities, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ EDI: PRA.COM	Nov 15 2021 23:48:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
4726493	EDI: BANKAMER.COM	Nov 15 2021 23:48:00	BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998-2235
4726494	+ EDI: TSYS2	Nov 15 2021 23:48:00	BARCLAYS BANK DE, 700 PRIDES XING, NEWARK, DE 19713-6109
4726495	+ EDI: TSYS2	Nov 15 2021 23:48:00	BARCLAYS BANK DELAWARE, 125 S WEST STREET, WILMINGTON, DE 19801-5014
4726497	EDI: CAPITALONE.COM	Nov 15 2021 23:48:00	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4746368	+ Email/Text: bncmail@w-legal.com	Nov 15 2021 18:45:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4726498	+ EDI: CITICORP.COM	Nov 15 2021 23:48:00	CITI, PO BOX 790040, SAINT LOUIS, MO

			63179-0040
4726499	+ Email/Text: mediamanagers@clientservices.com	Nov 15 2021 18:44:00	CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, SAINT CHARLES, MO 63301-9816
4726500	EDI: WFNNB.COM	Nov 15 2021 23:48:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
4726501	EDI: WFNNB.COM	Nov 15 2021 23:48:00	COMENITY BANK/BON TON, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
4726502	+ EDI: WFNNB.COM	Nov 15 2021 23:48:00	COMENITY BANK/PEEBLES, PO BOX 182789, COLUMBUS, OH 43218-2789
4746374	+ EDI: WFNNB.COM	Nov 15 2021 23:48:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4726503	Email/PDF: creditonebknofications@resurgent.com	Nov 15 2021 18:49:38	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
4734335	EDI: CAPITALONE.COM	Nov 15 2021 23:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4758141	EDI: BL-BECKET.COM	Nov 15 2021 23:48:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4764138	Email/Text: litbkcourtmail@johndeere.com	Nov 15 2021 18:45:00	John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131-6600
4726504	Email/PDF: DellBKNotifications@resurgent.com	Nov 15 2021 18:49:39	DELL FINANCIAL SERVICES, C/O DFS CUSTOMER CARE DEPT, PO BOX 81577, AUSTIN, TX 78708-1577
4726505	EDI: DISCOVER.COM	Nov 15 2021 23:48:00	DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130
4726506	EDI: DISCOVER.COM	Nov 15 2021 23:48:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4726507	EDI: DISCOVER.COM	Nov 15 2021 23:48:00	DISCOVER FINANCIAL SVCS, PO BOX 15316, WILMINGTON, DE 19850
4726515	+ EDI: CITICORP.COM	Nov 15 2021 23:48:00	MACY'S/DSNB, PO BOX 8218, MASON, OH 45040-8218
4729932	EDI: DISCOVER.COM	Nov 15 2021 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4726508	+ Email/Text: egssupportservices@alorica.com	Nov 15 2021 18:45:00	EGS FINANCIAL CARE, PO BOX 1020, DEPT 806, HORSHAM, PA 19044-8020
4726510	Email/Text: GCSBankruptcy@gcserv.com	Nov 15 2021 18:44:00	GC SERVICES LP, 6330 GULFTON, HOUSTON, TX 77081
4726511	EDI: IRS.COM	Nov 15 2021 23:48:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4734522	+ EDI: Q3G.COM	Nov 15 2021 23:48:00	JH PORTFOLIO DEBT EQUITIES LLC, c/o JD Receivables LLC, PO BOX 788, KIRKLAND, WA 98083-0788
5215615	+ Email/Text: BKRMailOps@weltman.com	Nov 15 2021 18:45:00	John Deere Financial, c/o Weltman, Weinberg and Reis Co., LPA, P O Box 93784, Cleveland, OH 44101-5784
4726514	Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2021 18:44:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4769370	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2021 18:49:45	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4767949	Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Nov 15 2021 18:49:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4726516	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 15 2021 18:49:38	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
4726517	EDI: MID8.COM	Nov 15 2021 23:48:00	MIDLAND CREDIT MGT, PO BOX 60578, LOS ANGELES, CA 90060-0578
4726519	+ Email/Text: MKnitter@monroecountypa.gov	Nov 15 2021 18:45:46	MONROE COUNTY TAX CLAIM BUREAU, ONE QUAKER PLAZA, ROOM 104, STROUDSBURG, PA 18360-2141
4753066	+ EDI: MID8.COM	Nov 15 2021 23:48:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4726522	+ EDI: NAVIENTFKASMSERV.COM	Nov 15 2021 23:48:00	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
4726524	+ Email/Text: bankruptcynotices@psecu.com	Nov 15 2021 18:45:00	PA STATE EMPLOYEES CREDIT UNION, 1500 ELMERTON AVE, HARRISBURG, PA 17110-2990
4726525	+ EDI: RMSC.COM	Nov 15 2021 23:48:00	PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
4774620	EDI: PRA.COM	Nov 15 2021 23:48:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
4930552	EDI: PRA.COM	Nov 15 2021 23:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4745140	EDI: PRA.COM	Nov 15 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4726526	Email/Text: bankruptcynotices@psecu.com	Nov 15 2021 18:45:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4739334	EDI: Q3G.COM	Nov 15 2021 23:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4726590	EDI: RECOVERYCORP.COM	Nov 15 2021 23:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4726528	EDI: CITICORP.COM	Nov 15 2021 23:48:00	SEARS CREDIT CARDS, PO BOX 6282, SIOUX FALLS, SD 57117-6282
4726527	+ EDI: CITICORP.COM	Nov 15 2021 23:48:00	SEARS CREDIT CARDS, PO BOX 6283, SIOUX FALLS, SD 57117-6283
4726529	+ EDI: CITICORP.COM	Nov 15 2021 23:48:00	SHELL, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4726531	EDI: AGFINANCE.COM	Nov 15 2021 23:48:00	SPRINGLEAF FINANCIAL SVCS, PO BOX 59, EVANSVILLE, IN 47701
4729352	EDI: AGFINANCE.COM	Nov 15 2021 23:48:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
4726533	+ EDI: RMSC.COM	Nov 15 2021 23:48:00	SYCHRONY BANK/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
4726534	+ EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
4726535	EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCHRONY BANK, PO BOX 965004, ORLANDO, FL 32896-5004
5155864	+ Email/Text: bncmail@w-legal.com	Nov 15 2021 18:45:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132

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5155863	+ Email/Text: bncmail@w-legal.com	Nov 15 2021 18:45:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
4726536	EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCHRONY BANK BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
4726537	+ EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCHRONY BANK/CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001
4726538	+ EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCHRONY BANK/LOWES, BANKRUPTCY DEPARTMENT, PO BOX 965005, ORLANDO, FL 32896-5005
4726539	+ EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCHRONY BANK/TJZ COS, PO BOX 965005, ORLANDO, FL 32896-5005
4726540	EDI: RMSC.COM	Nov 15 2021 23:48:00	SYNCHRONY/PAYPAL SMART CONN, PO BOX 965005, ORLANDO, FL 32896-5005
4746370	+ Email/Text: bncmail@w-legal.com	Nov 15 2021 18:45:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4726541	+ EDI: WTRRN BANK.COM	Nov 15 2021 23:48:00	TD BANK USA/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4726542	+ EDI: WTRRN BANK.COM	Nov 15 2021 23:48:00	TD BANK/TARGET CREDIT, 3701 WAYZATA BLVD #MS6C, MINNEAPOLIS, MN 55416-3440
4726543	+ EDI: URSI.COM	Nov 15 2021 23:48:00	UNITED RECOVERY SYS, 5800 N COURSE DRIVE, HOUSTON, TX 77072-1613
4726509	EDI: USBANKARS.COM	Nov 15 2021 23:48:00	ELAN FINANCIAL SERVICES, 200 GIBRALTAR ROAD, HORSHAM, PA 19044
4726545	+ Email/PDF: DellBKNotifications@resurgent.com	Nov 15 2021 18:49:50	WEB BANK/DELL, PO BOX 81607, AUSTIN, TX 78708-1607
4726546	+ Email/PDF: DellBKNotifications@resurgent.com	Nov 15 2021 18:49:39	WEB BANK/DELL, 1 DELL WA, ROUND ROCK, TX 78682-7000
4726548	+ Email/Text: ebankruptcy@woodforest.com	Nov 15 2021 18:45:00	WOODFOREST NATIONAL BANK, WALMART SUPERCENTER, 355 LINCOLN AVENUE, EAST STROUDSBURG, PA 18301-2814

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4767948	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5118339	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741
4930551	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER bkgroup@kmlawgroup.com
Monroe County Tax Claim Bureau	MKnitter@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER bkgroup@kmlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Robert J Kidwell, III	on behalf of Debtor 2 Joann Colucci-Cherichella rkidwell@newmanwilliams.com rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 1 Frank J. Cherichella Jr. rkidwell@newmanwilliams.com, rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Frank J. Cherichella Jr. lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 2 Joann Colucci-Cherichella lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 12

Information to identify the case:

Debtor 1 Frank J. Cherichella Jr.
First Name Middle Name Last Name

Debtor 2 Joann Colucci-Cherichella
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:15-bk-05085-MJC**

Social Security number or ITIN xxx-xx-7500
EIN --

Social Security number or ITIN xxx-xx-2213
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank J. Cherichella Jr.
aka Frank Cherichella Jr., aka Frank Joseph
Cherichella Jr., aka Frank Cherichella, aka
Frank Joseph Cherichella, aka Frank J.
Cherichella

Joann Colucci-Cherichella
aka Joann C. Cherichella, aka Joann P.
Colucci-Cherichella, aka Joanna Patricia
Colucci-Cherichella

**By the
court:**

11/15/21



Honorable Mark J. Conway
United States Bankruptcy Judge
By: Christopher Gambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the

extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.